



Order Filed on October 2, 2018  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

Bernstein-Burkley, P.C.  
Keri P. Ebeck, Esquire  
Bar No. 262092017  
707 Grant Street, Suite 2200, Gulf Tower  
Pittsburgh, PA 15219  
(412) 456-8112

---

**ATTORNEY FOR CREDITOR: REGIONAL ACCEPTANCE CORPORATION**

---

**IN THE BANKRUPTCY COURT FOR THE  
DISTRICT OF NEW JERSEY (TRENTON)  
HONORABLE CHRISTINE M. GRAVELLE**

In re: : Case No. 18-19249-JNP  
:   
CHRIS FILLIUS :   
JOANNE C PEZZANO :   
Debtors, :   
: Chapter 13  
:   
: Hearing Date: August 7<sup>th</sup>, 2018  
:   
\_\_\_\_\_ :

**CONSENT ORDER MODIFYING MOTION FOR RELIEF FROM STAY AS TO A MOTOR  
VEHICLE 2012 KIA FORTE 4D EX 2.0L I4 FILED ON JULY 11<sup>th</sup>, 2018**

The relief set forth on the following pages, number one (1) through four (6) is hereby  
ORDERED.

**DATED: October 2, 2018**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Debtors: Chris Fillius and Joanne C Pezzano  
Case No.: 18-19249-JNP  
Caption of Order: Consent Order Modifying Stay as to Personal Property

---

1. The 11 U.S.C. §362(a) Stay as to Regional Acceptance Corporation, (“Movant”), with respect to the personal property of Debtors described as a 2012 Kia Forte Sedan 4D EX 2.0L I4 VIN# KNAFU4A23C5567586, in accordance with the agreement of the Debtors and Movant is hereby modified and shall remain in effect PROVIDED THAT Debtor comply with the following terms and conditions:

The arrears are \$2,531.00 as of the date of this Consent Order. Debtors shall cure the arrears and fees and costs by making the following payments on the following dates:

September 23, 2018 - \$896.83

October 23, 2018 - \$896.83

November 23, 2018 - \$896.83

December 23, 2018 - \$896.83

January 23, 2019 - \$896.83

February 23, 2019 - \$1896.83

Debtors shall then be responsible for timely making all future regular monthly payments to Movant starting with the payment of \$475.00 due on March 23, 2019. Failure to make future monthly payments shall also be cause for default under this Consent Order.

2. The term “payment” as set forth in Paragraph 1, *supra*, does not include a check that is returned due to insufficient funds, account closed or is otherwise not capable of negotiation for any other reason.

3. Debtors will be in default under the Consent Order in the event that Debtors fail to comply with the payment terms and conditions in Paragraph 1, *supra*. If Debtors fail to cure the default within ten (10) days from the date of default, Movant may file a Certification of

Debtors: Chris Fillius and Joanne C Pezzano  
Case No.: 18-19249-JNP  
Caption of Order: Consent Order Modifying Stay as to Personal Property

---

Default on five (5) days' notice to Debtors, counsel for Debtors and the Chapter 13 Trustee for an Order lifting the automatic Stay imposed under 11 U.S.C. §362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.

4. The failure of Movant to file a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

5. In the event Debtors convert to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtors shall pay all pre-petition arrears and post-petition arrears within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter.

6. Movant's fees and costs of \$631 are to be paid through the Chapter 13 Plan.

We hereby Consent to the form and entry of the foregoing Order.

Dated: September 24, 2018

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Chris Fillius  
Joanne C Pezzano  
Debtors

Case No. 18-19249-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2018.  
db/jdb +Chris Fillius, Joanne C Pezzano, 81 Greenwood Drive, Turnersville, NJ 08012-2156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 04, 2018

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2018 at the address(es) listed below:

Charles H. Jeanfreau on behalf of Creditor USAA Federal Savings Bank Charlesj@w-legal.com,  
BNCmail@w-legal.com  
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Keri P. Ebeck on behalf of Creditor Regional Acceptance Corporation kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Vera McCoy on behalf of Debtor Chris Fillius vmbankruptcy@yahoo.com  
Vera McCoy on behalf of Joint Debtor Joanne C Pezzano vmbankruptcy@yahoo.com

TOTAL: 9